

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies, and lists state-chartered banks' ATM installations. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

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***BULLETIN
SEPTEMBER 30, 2004, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY APPLICATION</u>		
6-4-04	Dakota Community Bank, Hebron, to establish a facility at 919 South Seventh Street, Bismarck	Approved by State Banking Board 9-28-04. (Facility cannot open before 12-1-05)
8-20-04	Union State Bank of Hazen, Hazen, to establish a facility at 504 West Main Street, Beulah	Comment period ends 10-8-04. To be acted on by State Banking Board 11-18-04.
<u>INTERSTATE BRANCH</u>		
7-20-04	State Bank & Trust, Fargo, to establish a facility at 15 North Broadway, Pelican Rapids, MN	Approved by State Banking Board 9-28-04
<u>CHANGE OF CONTROL</u>		
7-20-04	Underwood Holding Company, Underwood, to transfer 800 shares	Approved by State Banking Board 9-28-04
8-2-04	Hunter Holding Company, Hunter, to redeem 26,000 voting shares and 56,000 non-voting shares	Approved by State Banking Board 9-28-04
9-23-04	United Bancor, Ltd., Dickinson, to acquire control of Scandia American Bancorporation, Inc., Stanley	Preliminary application
<u>BRANCH APPLICATION</u>		
6-25-04	Dakota West Credit Union, Watford City, to establish a branch in Washburn	Approved by State Credit Union Board 9-3-04
<u>EXPANSION OF FIELD OF MEMBERSHIP</u>		
7-20-04	North Dakota Air National Guard Credit Union, Fargo, to expand field of membership	To be acted on by State Credit Union Board 12-3-04
7-26-04	Med Park Credit Union, Grand Forks, to expand field of membership	Approved by State Credit Union Board 9-3-04

The following is compiled from the Office of the Comptroller of the Currency Weekly Bulletin listing applications the OCC received involving North Dakota nationally chartered banks.

Bremer Bank, NA, Moorhead, MN, and Bremer Bank, NA, Minot, merged into Bremer Bank, NA, Fargo	Effective 8-23-04
Community First National Bank, Fargo, to open branch at 141 Roadrunner Parkway, Las Cruces, NM	Approved by OCC 8-31-04

USURY

The usury rate for unregulated lenders the month of October 2004 is **7.051%**